

Michael Houlsen v. Foremost Insurance Co.

Held January 31, 2019

Decision Issued February 5, 2019

The named insured requested a hearing to contest the cancellation of a commercial landlords policy for failure to pay premium. The company proved that the insureds had not paid premiums as required and cancellation was permitted.

Held: For the company. Maine law under 24-A M.R.S. section 3007(2)(A) permits cancellation of a policy for failure to pay premium. The company proved that the insured had not paid premiums and that it sent adequate notice of cancellation.